

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shayla Marie Miller
Debtor

Case No. 21-00324-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Jul 08, 2021

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:

Recip ID	Recipient Name and Address
db	+ Shayla Marie Miller, 107 Heritage Ct, New Oxford, PA 17350-9369
5391169	+ Adams County Dept Corrections, 111 Baltimore Street, Gettysburg, PA 17325-2367
5391170	+ Aes/suntrust Reg Cons, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
5391173	+ CHOHANY AUTO REPAIR SALES & SERVICE, 2782 Carlisle St, New Oxford, PA 17350-9499
5391177	+ Joshua Gayman, 107 Heritage Ct., New Oxford, PA 17350-9369
5391178	+ Kia Motors Finance, Attn: Bankruptcy, Po Box 20835, Fountain Valley, CA 92728-0835
5391181	+ Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5391171	+ EDI: CAPITALONE.COM	Jul 08 2021 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5391172	+ EDI: CAPITALONE.COM	Jul 08 2021 22:43:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
5391174	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2021 18:42:18	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5391175	+ Email/Text: electronicbkydocs@nelnet.net	Jul 08 2021 18:37:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
5391176	+ EDI: AMINFOFP.COM	Jul 08 2021 22:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5391179	+ Email/Text: PBNCNotifications@perituservices.com	Jul 08 2021 18:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5391180	+ Email/Text: bankruptcy@onlineis.com	Jul 08 2021 18:37:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
5393992	+ EDI: DRIV.COM	Jul 08 2021 22:43:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5391182	+ Email/Text: ebankruptcy@woodforest.com	Jul 08 2021 18:37:00	Woodforest National Bank, Attn: Bankruptcy, Po Box 7889, The Woodlands, TX 77387-7889

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
Peter J Mulcahy	on behalf of Debtor 1 Shayla Marie Miller pmulcahy@recoverylawgroup.com info@recoverylawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1 **Shayla Marie Miller**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:21-bk-00324-HWV**

Social Security number or ITIN **xxx-xx-6664**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shayla Marie Miller

By the court:

7/8/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.